





75 cents



THE BACHELOR'S  
CHRISTMAS









"WISH YOU MERRY CHRISTMAS AND—AND HERE'S TO HER!"



The Bachelor's Christmas  
and The Matrimonial  
Tontine Benefit Associa-  
tion. By Robert Grant

Charles Scribner's Sons  
New York ~~~~~ 1902

*Copyright, 1895, 1902, by*  
*Charles Scribner's Sons*

THE BACHELOR'S  
CHRISTMAS



# THE BACHELOR'S CHRISTMAS

## I

THOMAS WIGGIN, or Tom Wiggin, as everyone called him, sat alone in his bachelor quarters on Christmas-eve, waiting for a carriage. The carriage was not late, but Tom, who was a methodical man in everything he did, had finished his preparations a little sooner than need be. His fur coat and hat and gloves lay on a chair beside him, ready to put on the moment Bridget, the maid, should knock at the door and tell him that Perkins, the cabby at the corner, was blocking the way. Tom had already taken out of his pocket two ten-dollar gold pieces and laid them on the centre-table beside an array of packages done up with marvellous care in the whitest of paper and the reddest of ribbon. One of the gold pieces was for Bridget and the other for Perkins. Twice the sum



would not have replaced the crockery and objects of vertu which the Hibernian hand-maiden, who brought up his breakfast and was supposed to keep his room tidy, had smashed since he had tipped her last; and Tom had, only two months before, undergone the melancholy experience of falling through the bottom of Perkins's coupé, because of the pertinacity with which that common carrier of passengers clung to the delusion that no repairs to a vehicle were necessary until it dropped to pieces. But as Tom would have said if interrogated on the subject by a subtler mind, Christmas comes but once a year, and though Bridget's best was her worst, she had tried to do it, and Perkins, shiftless as he was, had driven his poor old nag one day into a pink lather in endeavoring to catch a train for him, which he had just missed after all.

Besides, Tom had had a remarkably good business year, so that a ten-dollar gold piece did not seem to him the dazzlingly large sum he had regarded it ten years earlier. He had lived in these same bachelor lodgings for ten years, and during that time had built up a very neat business by his own unaided

effort, as his contemporaries (and contemporaries are apt to be stern critics) were ready to admit. He had worked hard and steadily, taking only enough vacation to enable him to keep well, and shunting everything to the background which threatened to interfere with the object he had in view—that is, everything but one thing. And this one thing he had made up his mind five years ago was out of the question. Consequently he had shunted it to the background with everything else, and devoted himself more unreservedly than ever to the real estate business.

Ten years is quite a piece out of any man's life, and though Tom Wiggin was the picture of health, he was, as we say colloquially, no longer a chicken. He was stouter than he had been and had lost some of his hair, which gave him rather a middle-aged appearance, or at least suggested that he never would see thirty-five again. When he had taken his present room he had been a slim and almost delicate-looking stripling without a copper, whom any girl might be likely to fancy. To-day, in his own estimation and in that of his friends and acquaintances, he was

a well-seasoned old bachelor who was not likely to ask any one feminine to share his comfortable competency.

Christmas comes but once a year, and Tom had for several years past been in the habit of recognizing the fact in his special way. He was extensively an uncle. That is to say, he had two married sisters, one with five and the other with three children of tender age, and each of his two married brothers had presented him with a nephew and niece of the name of Wiggin. Categorically speaking, he had seven nephews and five nieces to provide with Christmas gifts, not to mention his two sisters and his two sisters-in-law, all of whom had grown accustomed to expect a package in white paper tied with pink ribbon and marked "with love and a merry Christmas from Tom." Here were sixteen presents to begin with, and there were apt to be almost as many more. On this particular Christmas evening there were thirty-five parcels in all, each done up with immaculate care, for Tom, like most other bachelors, prided himself on doing everything in a thorough, deliberate fashion. He had made his last purchase a fortnight ago, and had spent

two entire evenings in putting the array of toys and fancy goods in presentable order. They were of all sorts and sizes, for Tom had paled neither before bulk nor price. There was a safety bicycle for a nephew who had set his heart on one, and the tiniest of gold watches for his eldest niece. There was a warm, fur-lined cloak for his dead mother's oldest friend, a spinster lady who had small means wherewith to keep herself comfortable in a cold world, and a case of marvellous port for his old chum, Belden, who would see that it was not wasted on unappreciative palates. Everything was ready for the summons from Perkins, the cabby, and Tom, bald-headed bachelor that he was, was fuming a little in spite of the fact that it still lacked three minutes of the hour appointed for departure.

The clock in the neighboring church tower, whose tones were plainly audible in the sky parlors which he called his home, had only just struck five when the tramp of feet followed by a knock announced the joint arrival of Bridget and Perkins, to whom he had intrusted the duty of helping him to carry his precious parcels down three flights of stairs

to the attendant cab. This was the sixth consecutive year Bridget and Perkins had done the same thing, and they thought they knew what to expect. But they had counted without their host. A year ago they had chuckled for forty-eight hours over a five-dollar bill apiece. Now, when they opened the door and presented their grinning countenances, their benefactor, after shouting at them a merry Christmas, proceeded to daze their intellects, of every particle of which they stood in sore need for the purpose of a safe descent, by tossing to each of them a gold coin of twice the denomination. For some moments they stood in bewildered, sheepish silence, examining their treasure, as though to make certain it was genuine; then Bridget, taxing her intelligence for a suitable expression for the wealth of feeling at her heart, exclaimed:

“And sure, Mr. Wiggin, it’s Bridget Langan that’s hoping that before the good Lord brings anither Christmas-day the proudest lady in the land will be yer wife. It’s me and Perkins would be the first to say ‘God bless her,’ though we lost a good job by it.” At this prodigal outburst of expectation Tom



Wiggin's countenance grew rosy-red, notwithstanding the incredulous laugh with which he received the blessing of his warm-hearted handmaiden and the nods of the less nimble-witted cab-man. Then a shadow crossed it as though of unhappy recollection, and there was a tinge of real hopelessness in his half-jocular protestation.

"Many thanks, Bridget, for your good wishes, but there's no such luck in store for me. I shall live and die an old bachelor such as you see me now, and you and Perkins will be able to count on a ten-dollar gold piece on Christmas-eve for the rest of your lives. That is," Tom added by way of timely warning, "provided you don't smash any of these things of mine in carrying them downstairs. You remember that the pair of you last year between you broke a teacup worth its weight in gold, and the year before that large vase broke itself. If everything were to go down safely I should almost begin to believe that what Bridget hopes might come true. Careful now, and be sure not to lay that bicycle right on top of the gilt-edged dinner-plates for my sister Mary."

Whether it was that Tom's strictures in re-

gard to the clumsiness of his assistants were exaggerated, or they were bent on causing him to repose trust in Bridget's prophecy, the thirty-five packages reached the cab and were stowed within and without, under their owner's supervising eye, without a single casualty.

"Faith, Mr. Wiggin, they'll be taking yer this time for Santa Claus, sure," said Perkins when the last precious parcel had been deposited. "Yer'll have to ride outside, sir, as yer did last year."

Evidently the gaping file of small boys which had formed itself on each side of the doorway was of the opinion that, if the gentleman in the fur coat was not Santa Claus, he was one of his blood-relations, for, as Tom climbed carefully to his post beside Perkins so as not to hazard the safety of the bicycle and the box of port, for which there was no room inside, they broke out into a shrill hurrah. Perhaps they too, or at least some of them, knew what they had to expect, for before Santa Claus seated himself on the box he plunged his hands into the side pockets of his fur overcoat, and then reproducing them, seemed to toss them high to the winds, as he cried, with gay good-will :

“Scramble now, you little devils, scramble, and wish you merry Christmas!”

What Tom flung to the winds was neither his fingers nor his thumbs, but a plethora of bright nickels which he had drawn from the bank for the express purpose. As the glittering shower of brand-new five-cent pieces fell to the icy sidewalk, the band of urchins threw themselves upon it with a shout of transport which drew tears from the eyes of the tender-hearted Bridget, who had remained to witness this established ceremony, and ought to have warmed the cockles of the donor's heart, if indeed they needed warming. Twice again he replunged his hands into his pockets and twice again the yell was repeated. Then seating himself beside Perkins, Tom gave the signal for departure, and as the cab rounded the corner a score of little lungs gave him back his merry Christmas with all their might.

It was a genuine Christmas-eve. The ground was covered with snow and the sleigh-bells were jangling merrily. The lamps were already lighted, and many a parlor window gave out the reflection of wreaths of holly, and now and again sparkled with little

rows of candles in token of the precious Christmas anniversary. Perkins's coupé was on wheels, and his equine paradox was imperfectly caulked into the bargain, so that the world seemed to be rushing by them as they jogged along. Tom had a list which he from time to time consulted by the allied light of the moon and the street-lamps, in order to see that his itinerary was accurately followed and no one forgotten. At every house he dismounted in person and handed in his present. When he reached the residence of his sister, Mary Ferris, who was the mother of the five children, he had to make four trips up and down the door-steps. His sister, who was listening, recognized his voice and came into the vestibule to meet him, and her children, bounding in her wake like an elated pack of wolves, shouted with one tongue,

“Hurrah ! it's Uncle Tom.”

Mrs. Ferris sent them scampering upstairs in double-quick time on pain of dire penalties if they peeped or listened, and fondly drew her brother into the small sitting-room which opened out of the hall.

“I can't stop, Mary,” he said ; “I'm on my

annual circuit. Now let's see if I've got everything. Here's the bicycle for Roger, junior. They call it 'a safety,' and I trust it may prove so. And the Noah's ark, the largest one made, for Harry; and a musical box, which plays eight tunes, for Dorothy; and a doll which sings 'Ta-ra-boom-de-ay' for little Mary; and a woolly lamb for baby Ned. And here's a trifle in the crockery line for you, my dear. If you don't like the pattern you can change them. Now I must be off. How's Roger, senior? Give him my love and a merry Christmas."

"He'll be at home very soon, Tom, and dreadfully sorry to have missed you. The children are just crazy about their stockings, and little Roger had given up all hope of a bicycle. You are too generous to them and to all of us. And, oh, Tom," she added, laying her hand upon his arm, "I feel dreadfully that we shan't have you with us at dinner to-morrow, but old Mr. Ferris depends on Roger and me for Christmas. He says it may be the last time, and that Christmas is the Ferris day. Thanksgiving is the Wiggin day, you know, and we did have a jolly time then; yet I just hate to think of



your not dining with one of us on Christmas. How can it be helped, though, if all the things-in-law have family parties?"

"Why, that's all right, Mary. As you say, Thanksgiving is the Wiggin day, and things-in-law have rights, as well as those they marry. Merry Christmas, dearest, and let me go, or I shall never get through my list."

"Ah, but, Tom love, I do wish you were married," she cried, putting her arms around his neck to detain him. She was his favorite sister, and free to introduce dangerous topics with due discretion. "You would be so much happier."

"Do I seem so miserable?" he inquired, as he looked down at her and stroked her hair. "That's an old story, Mary. I've heard you express the same wish every six months for the last ten years. Every family should have one old bachelor, at least, and I shall be ours."

She was silent for an instant. "Do you ever see Isabelle Hardy, nowadays?" she asked, with brave insistence. "I have sometimes thought"—she stopped, deterred from completing her sentence by the shadow which had come over Tom's face.

He gently, but firmly, removed his sister's arms from his neck, and answered gravely, almost stiffly, "Very rarely indeed." Then, with a fresh access of gayety, as though he were resolved that nothing foreign to the occasion should mar its spirit, he cried lustily, "A merry Christmas to you, Mary!" and departed.

Continuing steadily on his round, Tom delivered safely the case of port, and the fur-lined cloak, and brought up in the next street, in front of his brother Joe's house. Here he was to leave the gold watch for his eldest niece, a generous box of bonbons for his sister-in-law, a tool-chest for young Joe, and a first edition of "Vanity Fair" for Joe himself, who, though not particularly well off, was a rabid book collector. Tom had dogged an auctioneer for two days to make sure of obtaining the volume in question, which, so far as he could see, was like as two peas to the subsequent issues of the same book to be bought anywhere for a song. He was convinced of his mistake when he saw his brother's face light up at sight of the treasure-trove and heard his delighted inquiry, "Where on earth did you pick this up, Tom?"

You couldn't have given me anything I'd rather have."

"Glad you like it, Joe. If it isn't the real thing, I'll have the hide of that fellow, Nevins, who sold it to me."

"The real thing? It's a genuine first edition and a splendid specimen. It's adorable. I say, old fellow, it's an outrage that we're to dine with Julia's father to-morrow and leave you out in the cold. Another year I mean to strike and have a Wiggin Christmas dinner, Thanksgiving or no Thanksgiving. Mary and I were comparing notes yesterday, and vowing it was an infernal shame."

"Now, it's all right as it is, Joe. I've just left Mary, and I understand perfectly. You've got enough to do to digest your father-in-law's mince pie and Madeira without having me on your stomach."

"A regular old-fashioned ten-course feed, where you sit down at seven and get up at half-past ten feeling like lead. Ugh! Where are you going to dine, Tom?"

"No matter. That's my secret. I shall have a good dinner, never you fear. I must be off now and deliver the rest of my goods."

"It's an outrage—an infernal outrage,"

growled Joe. "Before you go, old man," he said, hooking his arm into his brother's, and dragging him in the direction of the dining-room, "we'll have a drink. I put a pint of fizz on the ice this morning for your special benefit. It won't take two minutes to mix the cock-tail." Thereupon Joe gave the bell-handle a wrench, and directed that the bottle in the ice-chest should be brought up together with the cracked ice which he had ordered to be in readiness, and in a very short space of time the white-capped maid reappeared with a waiter laden with all the necessary ingredients for the delectable beverage in question. Joe carefully measured out some bitters, pop went the cork of the Perrier Jouet, and presently the brothers were looking at each other over two brimming glasses.

"Wish you merry Christmas, Joe."

"Wish you merry Christmas, Tom. And here's to *her*." Joe paused an instant before he drank to add, "It's a big mistake you're not married, Tom. All I can say is some girl is losing a first-class husband. I say here's to *her*."

Tom, who had waited at the words, raised

his glass solemnly. "There is no her and there never will be," he said, with quiet decision. "Still, since you give the toast, Joe, I'll drink it. It's not poisonous," he added, with a wry smile—"so here's to *her*." He drained his glass and set it down on the waiter, then for an instant stood ruminantly with his back to the open fire. "The drink was better than the toast in my case, Joe. My her must have died in infancy."

"Honest Injun, Tom?" asked Joe, as he gripped his brother's hand held out for a parting shake and looked into his face.

Tom's eyes quailed before the honest gaze. His lip quivered. "I'm an infernal liar, Joe, and you know it. But what's the use? She wouldn't have me, man—and there's no one else whom I want to have. So, merry Christmas, Joe, and God bless you and yours."

As he went out into the frosty night the clock in the hall struck half-past six. There were only five parcels left and the coupé was nearly empty. Tom opened the door and stepping inside, lay back wearily. Presently he picked up one of the parcels—it was a book apparently, from its shape—and laid it at his side. When Perkins drew up the next



time, Tom gathered up the remaining four and ran up the steps with them. They were for his sister Kitty and her little company, and he spent a few moments indoors to explain matters. When he reappeared he said to his conductor, "114 Farragut Place, and then to the Club."

Tom sat inside with the remaining package resting on his lap, nervously watching for the cab to stop. They halted presently before a spacious house, the old-fashioned aspect of which was heightened by the curved iron railing which ran along the flight of steps leading up to it. Just before the cab stopped Tom had taken a note from his breast pocket, and, after looking round him stealthily in the darkness, had kissed the envelope. Now he tucked it under the red ribbon of the remaining package, and walking gravely up the steps, rang the bell. There was nothing in the envelope but his visiting card, on which he had written, "with best wishes for a merry Christmas." When the servant came to the door Tom said, "Will you please give this to Miss Isabelle Hardy." Then the door closed in his face and he went solemnly down the steps again. On reaching the now empty

cab he glanced over his shoulder as though in hope of catching a face at the window, but every shade was down, and the wreaths of holly were the nearest semblance to faces, and they seemed almost to grin at him. And well they might. It was the fifth year in succession that he had gone through exactly this same pantomime. Tom heaved one deep sigh; then he straightened his shoulders and passed his hand across his eyes as though he were sweeping away an unprofitable vision.

“To the club,” he repeated sturdily to Perkins. “And now,” he said to himself, as he shrouded himself in his fur coat and put up his feet on the opposite cushion, “the question is how to make the best of a devilish poor outlook. I mean to have a merry Christmas somehow.”

## II

THOUGH it was dinner time, there were few men in the club when Tom entered it. Still there was a half-dozen familiar spirits lounging in the sitting-room, most melancholy

among whom was Frazer Bell, a bachelor far gone in the forties, an epicure, but poor as a church mouse.

"Just the man," said Tom to himself, and he drew him aside.

"Will you dine with me to-night, Frazer?"

"Er—I have just ordered dinner, but——"

"Then I'll countermand it," interposed Tom blithely, by way of relieving his would-be guest from the quandary of accepting the invitation without loss of self-respect. "It's Christmas-eve and this is my outfit; I'm going in for as good a dinner as they can give us in honor of the occasion. I say, old man, will you do me the favor to order it? You know fifty times better than I what we ought to have to get the best."

Frazer Bell grinned melodiously. One could almost see his mouth water.

"I'll do it if you like," he said.

"I wish you would. And be sure to put down the finest there is, and to pick out something gilt-edged in the way of wine; something cobwebby and precious."

"I'll try," said Frazer, with another grin, and he ambled off in the direction of the office.

Tom went into the reading-room and picked up a magazine. Presently he passed his hands across his eyes again, for the wreaths in the windows of the house in Faragut Place were grinning at him still. He said to himself that he guessed he needed another drink, and pressed the electric button at his side.

"Ask Mr. Frazer Bell what he'll have and bring me a Martini cocktail," he said to the servant. Then he shut his eyes and the grinning wreaths changed into a girl's face, a face which had haunted him day in and day out for seven years. He knew that he ought to brush that away also, but he could not bring himself to do it on Christmas-eve. He would give himself that little luxury at least, before he tried to obliterate it by talking gastronomy with Frazer Bell. Nearly seven years, verily, since he had seen her first! She was then a girl of nineteen, and he at the bottom of the real estate ladder without a dollar to his name, as it were. He had been crazy to marry her, and for two years he had followed her from ball-room to ball-room with a feverish assiduity which threatened to revolutionize his business habits and make light of his

business principles. He was not the only one in love with her ; there were half a dozen ; but the one whose devotion he dreaded most was Charles Leverett Saunders, a handsome dashing beau, a scion of a rich and conspicuous house. He had watched her behavior toward his rival with the eye of a lynx, and as he compared the notes of one evening with the notes of the next he had felt that she was more gracious to Saunders than to him. And yet sometimes she was so sweet and kind to him. But then, again she would be cold and distant, almost icy, in short ; on which occasions he had felt as though he would like to cut his throat. A half-dozen times he had made up his mind to offer himself to her and know his fate, but somehow his determination, which was so prodigious in other affairs, had failed him. So matters had gone for a year and a half, and he had seemed no nearer and no less near to the goal than ever. He had said to himself severely that this thing must not go on.

On December 31st, just five years ago, there was to be a famous ball, the crack party of the season. He had resolved that before the old year was out he would know his fate

once and for all. Ten-dollar gold pieces did not grow for him then on every bush, but he ordered from the florist the handsomest bouquet of roses and violets which native horticultural talent could devise, and sent it to Miss Isabelle Hardy on the eve of the ball. She had promised to dance the German with him, and when he entered the ball-room his eyes saw no one until they rested on her. A frown had creased his brow, for she was on the arm of Charles Leverett Saunders, and was looking up into his face with a smile of happy excitement which had suggested to Tom that he was as far from her thoughts as the Emperor of Japan. What was more and worse, she carried three gorgeous bouquets, but his was not among them. Where was it? Had it not been sent? If so, he would ruin that florist's trade for ever and ever. Or had she left it at home on purpose?

He fought shy of her until the German and there was no longer an excuse for him to keep away. Almost at once she thanked him for his lovely flowers.

"But you have not brought them."

"No," she said, sweetly. "I was unable to—I," and she had paused in her embarrassment.

"There were so many, of course."

"No, it was not that, Mr. Wiggin, I assure you." But she had looked a little hurt at his gruff words. "I had a very good reason for not bringing them."

There had been a piteous look in the girl's eyes as she spoke, which he had often recalled since; but then he had thought of nothing but his anger and the slight which had been put upon him. He felt like asking why she had not left Charles Leverett Saunders's flowers at home instead of his. It was clear that she did not care for him, and it became clearer and clearer in the course of the evening; for after a while they had sat almost tongue-tied beside each other. He had tried his best not to be disagreeable, but in spite of himself cynical sentences had slipped from between his teeth in close succession. He had seen that she was hurt and he had rather gloried in it, and presently an embarrassed silence had followed, broken by the arrival of his rival with a magnificent favor proffered beamingly to the girl of Tom's heart. She had sailed away, and looking back over her shoulder, given Tom one glance—one of those icy glances which made him

yearn to cut his throat. That was bad enough, but to crown all, when her turn came to bestow a boutonnière she made Tom carry her straight up to Leverett Saunders, in the button-hole of whose coat she proceeded to fasten the rosebud for which Tom would have given twelve months of his life.

Five years ago on the first of January! He had gone home that night certain that Isabelle Hardy did not love him, and resolved that she should play fast and loose with him no longer. In the first hours of the new year he vowed that he would forget her, and devote himself to his business heart and soul. Henceforth he would close eye and brain to all distractions. He would cease forever to be a plaything for a woman's caprice.

He had kept his word. That is to say, his attentions had ended from that hour. The festivities which had known him knew him no more. He went nowhere, and the reason whispered under the rose was that Isabelle Hardy had given him the mitten. The whisper reached him, but little he cared that rumor was not strictly accurate. Was it not practically so? She had to all intents and



purposes thrown him over, and he had expelled her image from his heart and gone on with his business, looking neither to the right nor to the left. Occasionally he passed her in the street, and on every Christmas-eve since the night of his resolution, he had left a trifling remembrance at the house in Faragut Place, just, as it were, to show that there was no ill feeling. Otherwise they never met, and here he was to-day, an old bachelor close on forty, getting bald and set in his ways, with a splendid business and a secret ache at his heart. And she? Tom had never known why she had not married Charles Leverett Saunders, as everybody expected and said she was going to do. Yet suddenly, without warning, that dashing gallant had gone abroad and had remained there ever since, doing the Nile, and Norway, and hunting tigers in the jungles of India, according as the humor seized him. And she? She was beginning to show just a little the traces of time, to suggest what she would look like if she never married and remained after all an old maid. He had been struck by it the last time he had passed her in the street. An old maid!

Isabelle Hardy an old maid! There was bitter humor in it for Tom, and he laughed aloud in the reading-room, then, starting at his own performance, looked around him confusedly. He was alone, and his untasted drink stood at his elbow. No one had heard his harsh, strange outburst. He tossed off the cocktail and sank back in his easy chair to confront the vision. An old maid. And he was an old bachelor. And it was Christmas-eve. And what a gloomy, diabolical anniversary it was for old maids and old bachelors. They had no things-in-law to invite them to dinner. They were out in the cold and their room was better than their company. Jokes? Jollities? They were all matrimonial and centred about baby's teeth or Noah's arks. The only thing for an old bachelor or old maid to do was to ransack toy shops and then stand aside. Merry Christmas? How in the name of Santa Claus was an old bachelor or an old maid to have a merry Christmas? And why in time shouldn't they be merry if they could?

Five minutes later, the servant had to announce twice that dinner was served before Tom turned his head, which caused that

functionary to reflect that Mr. Wiggin was getting a little deaf. He was looking straight before him into the fire, as though he were interested in the processes of combustion or the price of coal. He turned at the second summons with a start.

"What's that, Simon? Mr. Bell waiting for me? Oh, of course; dinner is ready. Tell him—tell him," he added with a feverish, excited manner as he sprang to his feet, "that I'll be with him in a moment. I must use the telephone first. I'll put it through," he added to himself as he dashed from the room, "if it takes a leg."

Whatever Tom was bent on almost cost him a bone of some sort at the start, for just beyond the door of the reading-room he bumped full into George Hapgood, a stout, dignified-looking man of about fifty. When Tom realized who it was his eyes gleamed joyously, and in lieu of an apology he blurted out:

"You're just the man I'm looking for, Hapgood. Will you do me the favor to dine with me to-morrow? Now don't say you can't, for you must."

"To-morrow? To-morrow's Christmas,

isn't it?" was the inquiry, with just a shade of melancholy in the tone.

"Yes. And we're out of it—two old bachelors like you and me. I'm going to bring a few choice spirits together to prove that the things-in-law can't have all the fun. Say you'll come. Here, at seven."

"I—I was going to dine with my brother, but I got a telegram from him this afternoon saying that the children had broken out with scarlet fever and——"

"I understand, old man. So did mine. I mean—we're all in the same boat. Then I shall count on you at seven."

"Thank you kindly, Wiggin. I'll be glad to come," answered Hapgood, with a grave, courteous bow. Tom remembered having heard it said that Hapgood had never really smiled since his lady-love, Marian Blake, married Willis Bolles, twenty-five years before. He was a brilliant lawyer and an influential man, but he had never been known to smile, and he habitually fought shy of all entertainments where the other sex was to be encountered, as though he feared contagion.

"I thought I wouldn't tell him that there might be women. It'll do him good to meet

a few," chuckled Tom, as he pursued his way to the telephone box.

"Is that Albion Hall?"

"Yes, seh."

"Is Mr. Maxwell there?"

"No, seh, Mr. Maxwell has gone home."

"Who are you?"

"The janitor, seh."

"Is the hall engaged for to-morrow night?"

"Can't say, seh. Haven't any orders. You mean Christmas night, seh?"

"Yes, to-morrow, Christmas."

"Likely not, seh."

"Where does Mr. Maxwell live?"

"Plainville, seh."

"Humph! Do you wish to make a ten-dollar bill, janitor? Very well. Take a carriage and drive out to Plainville as tight as you can fetch it, and find out if Mr. Thomas Wiggin—he knows me—can have the hall to-morrow night. Tell Mr. Maxwell that if he'll meet me at my rooms at eight o'clock to-morrow, Christmas morning, I'll add twenty-five per cent. to the price. Do you understand? Now repeat what I've said to you. That's right. Go along now and report to me

at the Blackstone Club as soon as you get back, and for every five minutes which you take from an hour and a half I'll add an extra dollar to the ten."

Tom looked at his watch reflectively. It was a quarter past seven. He must dine first, if only not to break faith with Frazer Bell, whom he had kept waiting abominably long already. He stopped an instant, however, at the office on his way to join Frazer, so as to make sure that he could have the large green dining-room for the following evening.

"To-morrow's Christmas, you know, Mr. Wiggin?" suggested the steward, respectfully.

"I know it, Dunklee. Is there any reason why I shouldn't give a dinner party on Christmas day?"

"No, sir, of course not. I merely thought that perhaps you were going to dine elsewhere and had forgotten it was Christmas day."

"I dine here, and—I wish a dinner for, say sixteen—I can't tell the precise number yet—a ladies' dinner. And I wish it to be as handsome as possible. You mustn't fail me," he added, noticing that the steward looked rather

dismayed. "Start your messengers at once and spare no expense, if you have to drag the butchers from their beds to get what you need. I'll see to the flowers myself; I have a greenhouse in my mind's eye which I intend to buy solidly for the occasion."

"Very well, Mr. Wiggin, I'll do my best, though it's late to begin, sir."

Frazer Bell was sitting before his raw oysters the picture of polite despair, seeing in his mind's eye the delicate dinner which he had ordered being done to death and getting lukewarm.

"My dear fellow, I owe you a thousand pardons, but I had to telephone. If our dinner is spoiled, or whether it is or not, I want you to promise to dine with me to-morrow night. I have evolved a scheme while we were waiting, which I will unfold to you presently. Go on with your oysters. I hope you will forgive me."

"To-morrow, Christmas?"

"Yes. I propose to give an entertainment to all the old bachelors and maiden ladies of my acquaintance, if they'll come. A dinner here followed by a dance at Albion Hall, and Dunklee is arranging for the dinner. I'm

going to invite all the old timers, and I need your advice as to the list. For a starter I'll put down the three Bellknap girls."

Tom whipped out his pencil and proceeded to utilize the back of the bill of fare which Frazer had had drawn up to gloat over.

"See first what you're going to eat, old man."

"It's sure to be admirable if you ordered it. It has always been a matter of wonder to me that neither of those Bellknap girls have married. Then there's Georgiana Dixon, in the same block. Glad I remembered her. Charming girl too. She ought to have been married years ago. Come to think of it, you used to be a friend of hers, Frazer."

"Yes, I did. What on earth are you up to, Tom? Are you in earnest?"

"Never more so in my life. I tell you there's a tacit conspiracy in this town—I dare say it's all over the planet—against us poor wretches who are old enough to be married and haven't, and they—the married ones I mean—like to keep us out in the cold, as a sort of punishment, may be, because we've chosen to remain single. I'm sick of it for one, and I'm going to organize a revolution.



I'm going to have a grand family meeting of all the poor lonely spirits like you and me and the Bellknap girls and Georgiana Dixon and George Hapgood, and—and the things-in-law may go to the devil. Now put your wits on this thing, Frazer, while you disintegrate your terrapin. Come, girls first."

"Do you suppose they'll ever come?" asked Frazer, with an amazed grin. He was essentially a conventional man without a spark of imagination, and he could scarcely believe that Tom was really in earnest.

"They've got to come. Why shouldn't they come?"

"They'll think it queer."

"It isn't queer. It's righteous."

"All right. Put down Miss Mamie Scott. She will never see thirty again."

"Capital. Poor soul! A girl to make any man happy."

"There's Susan Davis."

"To be sure. She isn't pretty, but she's good. Joe Elliott used to be partial to her before he ran a rig with that smug-faced doll who jilted him. What a fool he was! We'll ask him too."

To tell the truth, even the gastronomic

Frazer Bell, in spite of the fact that the dinner was very far from spoiled, presently forgot what he was eating and drinking in the absorbing process of selection. By the time the cheese and a rare glass of Burgundy arrived the list was finished, and Tom was eager to escape to the reading-room to prepare the notes of invitation, which must be sent at once. There were forty-six in all to be invited, out of which he hoped to secure enough for a full-fledged dinner party. Those who could not come to dinner were to be urged to join them at Albion Hall later.

The matter of wording the invitation was a serious one, and Tom sat feeling of the bald spot on his crown for several minutes. At last, with a desperate air he plunged his pen into the inkstand and wrote as follows to Miss Madeline Bellknap :

“MY DEAR MISS BELLKNAP : I beg as a favor that you and both your sisters will honor me with your company at dinner to-morrow, December 25th, at the Blackstone Club, at seven o'clock. I am bringing together, in celebration of a bachelor's Christmas, a number of kindred spirits who have no things-in-law to

cater to their sympathetic needs, and yet who have a no less equal right to a merry Christmas. After dinner we shall adjourn to Albion Hall to dance, to which I trust that you or some of you, if unable to dine with me, will come at ten o'clock. With the compliments of the season and the sincere hope that you will oblige me, I am,

“Very sincerely yours,

“THOMAS WIGGIN.”

“How is that, Frazer?”

“I guess it's all right,” said Frazer, in a tone which suggested that he was far from sure whether it was not all wrong.

“Perfectly respectful and to the point, isn't it?”

“Yes. Hold on, Tom. How about a chaperon? They won't come without a chaperon.”

Tom bit his lip. “I won't have a chaperon. I'll be —— if I will have a chaperon.” He puckered his brow gloomily; then, with a sudden wave of his hand, he cried,

“I have it.”

Thereupon he dashed off this postscript:

“P.S. We are all old enough to take care of ourselves.”

For the next two hours Tom and Frazer devoted themselves with feverish industry to the task of writing the two-score invitations. In such an emergency forgery seemed allowable, and, without attempting to imitate the Wiggins chirography, Frazer boldly signed the name of Thomas. As soon as every half-dozen notes were finished they were hurried to their destination by special messengers. The clock struck half-past ten when the last was done. Tom handed over to the boy in attendance the final batch, all save a single one. While he was writing this he could have written half a dozen of the others, and now that it was written and addressed he drew it from the envelope to read once more the words which he had penned so carefully. Their tenor was essentially the same, but he had stricken out a phrase or two here, and added a phrase or two there, to make sure that she would understand the nature of the invitation. Then he arose with it in his hand and said, "Good-night, Frazer. A thousand thanks. I'll leave this one myself. Wish you merry Christmas."

## III

AT half past six on the evening of Christmas day Tom Wiggin stood in the large green dining-room of the Blackstone Club, surveying a magnificently appointed table. Roses, pansies, and violets from the greenhouse which he had bought out at ten o'clock that morning, lay tastefully banked and scattered upon the cloth, intertwined with masses of evergreen and holly gay with berries. Christmas wreaths and festoons were lavishly arranged around the walls. Dunklee had assured him that there should be no dearth of palatable viands, and, most important fact of all, there had been twenty acceptances for dinner, happily just ten men and ten women, and nearly a dozen more acceptances for the dance. He had been in a mad whirl since daybreak, but he believed now that he had accomplished everything except to arrange the seats at table, which needed a little quiet reflection.

The answers had begun to arrive shortly after breakfast. The first had been a refusal, a little curt and stiff in tone, as though the

lady in question, notwithstanding the fact that she had promised to dine with one of her family, wished to give him to understand that she took herself too seriously to accept such an invitation under any circumstances. Tom's heart sank within him, and he said to himself that he had made a mess of it. Five minutes later his features were as complacent as those of a Cheshire cat. The Misses Bellknap were coming, all three of them. They had ordered dinner at home, but were coming notwithstanding, to help Mr. Wiggin pass a merry Christmas and confound the things-in-law.

"They are three noble sports," Tom had said to himself, as he danced around his apartment waving the mildly scented note.

Other answers came thick and fast. Of course many had engagements, but most of these expressed deep regret at their inability to attend, and several who could not come to dinner promised to put in an appearance at the dance. There were a few other chilling refusals. Miss Susan Davis, whom Tom had characterized as not pretty but good, let him perceive very plainly that she considered the invitation indelicate. On the other hand, Miss Mamie Scott, who would never see thirty

again, had written him spiritedly that it was a comfort to know that she was old enough to take care of herself, and that she was coming without her mother for the first time in her life.

And she? Tom had not heard until nearly noon, and he had realized, as he held the little neatly sealed note in his hand, that if she were going to fail him his pleasure in the whole business would be utterly gone. His wrist shook as though he had the palsy, and he hated to look. She was coming; yes, she was coming. Her father and mother were going to dine with her brother-in-law, and though she had promised to do the same she thought she would enjoy better the very original dinner to which he had invited her. "And, as you say," she wrote in conclusion, "we are certainly old enough to take care of ourselves." She was coming; yes, she was coming, and whatever happened now, he was going to have a merry Christmas.

And how was he to seat them? It was rather a nice problem. To begin with, Tom sandwiched in George Hapgood between the eldest Miss Bellknap and Miss Mamie Scott, which was as delightful a situation as any

man could wish to have. Frazer Bell must go beside Georgiana Dixon, and Harry Abercrombie, who had been dangling for years in the train of Angelina Phillips until everybody was tired, should take her in and have the second Miss Bellknap on his other side. Tom was making pretty good progress, but what really troubled him was whether it would do for him to place Isabelle Hardy next to himself. Would not such a proceeding be quite inconsistent with the vow which he had been living up to for the past five years? What sense would there be in putting himself in the way of temptation, when he knew perfectly well that she did not care a button for him? What use, indeed? And yet, as he said to himself, Christmas comes but once a year, and this was his party, and—and had not she herself stated that they certainly were old enough now to take care of themselves? Why shouldn't he sit next to her? He was no longer the sentimental, hot-headed boy of five years ago. They would enjoy themselves like any other sober bachelor and old maid. It would only be for one evening, and beginning with to-morrow he would stick to his vow as sturdily as ever. Yes, he would take



in the eldest Miss Bellknap, who would be the oldest woman present, and he would put Isabelle Hardy on his left.

When he had made this important decision Tom found the arrangement of his other guests a simple matter, and after one final scrutinizing, but tolerably contented, glance around the table, he walked into the ladies' drawing-room to await the arrival of his company.

Punctually on the stroke of seven, the three Misses Bellknap swept into the room in a merry flutter. They were tall bean-poles of girls, who had naturally a prancing style, and they were in their very best bib and tucker, which included great puffed sleeves and nodding plumes in their hair. In one breath they told Tom that they considered it a grand idea, that they had been practically nowhere for years, and that it was a real pleasure to be thought of and taken down from the shelf, if only for a single evening. It was evident that they had come determined to have at least a good time, if not a riot, for when their eyes rested on George Hapgood standing in the door-way the picture of blank amazement, all three giggled convulsively as though they were eighteen.

"Come in, George, don't be afraid," said Tom. "They won't bite."

"We really won't hurt you, Mr. Hapgood," said Miss Madeline, the eldest; "do come in."

It was too late for the woman-hater to draw back now, so, like the man he was, he braced his muscles and faced the music. He bowed with grave courtesy to the youngest Miss Bellknap; he bowed with a faint smile—just a ghostly glimmer, but, nevertheless, a smile—to Miss Arabella, the second Miss Bellknap; and when he faced the eldest Miss Bellknap, who happening to be the furthest away from him was the last to be reached, his features broke down completely, and he positively laughed—laughed for the first time in twenty years.

"Do shake hands, Mr. Hapgood," said Miss Madeline; "this is like old times."

And now everybody began to arrive in a bunch in the midst of a general handshaking and chorus of merriment. The arrival of each old stager, masculine or feminine, was greeted with fresh exclamations of delight, and a spirit of contagious frivolity was rampant from the very start.

Tom was already bubbling over with enjoyment, but his eyes were glued on the doorway. There she was at last, looking—yes, looking younger and prettier than he had ever seen her in his life, and dressed bewitchingly. An old maid! It was impossible. It was monstrous.

“It was very good of you to come, Miss Hardy.”

“I am very much pleased to be here, Mr. Wiggin.”

Most conventional phraseology, and there was really no reason why Tom should keep repeating the words over to himself in a dazed sort of fashion until he was called to account by the opening of the doors.

“Dinner is served, sir.”

Then readjusting his faculties, Tom gave his arm to Miss Madeline Bellknap, every Jack did the same to his appointed Jill, and the company filed gayly into the dining-room.

Beginning with the oysters, there was almost a pandemonium of conversation, and tongues wagged fast and eagerly. There were to be no speeches—Tom had determined on that—or rather only a single one,

and this was an after-thought. When the champagne was passed, and all the glasses were filled, Tom rose in his seat. Everyone stopped talking, and there was an expectant hush.

"I wish to offer a toast," he said, "a toast for the old bachelors to drink. Wish you merry Christmas and—and here's to *her* !"

There was a brief pause, and then George Hapgood, and in his wake the whole table, rose like one man and emptied their brimming glasses.

"Here's to *her* !"

Tom did not look to right nor to left, not even out of the corner of his eye, as he drained to the last drop the sparkling wine. He would keep to his vow and drink to her in secret. Some of the ladies giggled slightly, and all looked at their plates. It was just a little awkward, even for the most unattached, until Miss Madeline Bellknap rose, glass in hand, and said valiantly, with a wave of her napkin :

"My dears, I give you a toast for you to drink. Wish you merry Christmas. We are old enough to take care of ourselves ; and—and here's to *him* !"

Then there was babel. The women stood up to a woman, and the toast was consummated.

Miss Hardy laughed gayly with the rest. Presently she turned to Tom and said, as if it had suddenly occurred to her, though they had been sitting side by side talking commonplaces ever since dinner began:

"I have not really seen you for years, Mr. Wiggin."

"I have been busy—very busy," said Tom, in a tone which, though he did not intend it to be so, was almost brusque.

"So I have heard. I understand you have been very successful in your business."

"I have stuck to it, that's all."

"I really don't think we have met so as to talk together since Mrs. Carter's ball, and that was—let me see—five years ago this coming New Year's eve. I remember we danced the German together, and—you sent me some flowers which I didn't carry. Perhaps you have forgotten all about it, for five years is a long time and you have been so busy; but I should like to explain to you about those flowers—why I didn't carry them. We are both old enough now to take care of

ourselves, so there can't be any objection to my telling you, and—and you won't be offended at this late day, I'm sure. I had several bouquets that night, and Fannie Perkins, who was staying with me, had none. Fannie was shy and sensitive, and it occurred to me to offer one of mine to her. She wouldn't think of it at first, but mother urged her so strongly that she gave in at last. 'Which shall I take, Isabelle?' she asked. I thought a moment and then said, 'Take your pick, Fannie.' And she chose yours. And that is why I didn't carry it to the party. But I think you have forgotten all about it, Mr. Wiggin."

Tom looked as though he had. His chin rested on his collar, and he seemed to be staring at the table-cloth.

"I remember it as if it were yesterday," he said, sadly. "I was a fool."

Miss Hardy colored. "We were both young," she answered, "but now that we are older and wiser, I don't mind admitting on my side that it was stupid of me, to begin with, to give one of my bouquets to anybody, and stupid when I saw that you were put out not to tell you the truth. But wis-

dom is the reward of years, isn't it?" She talked easily, almost gayly. Tom suddenly realized that he had made a piece of bread which he had been clutching into a sodden ball.

"I'd like to ask you a single question." He was trying to talk easily too. "Why did you let Miss Perkins have her pick? Did you value them all equally?"

"It was because I did not value them all equally that I told her to choose. I did not wish her to think that I cared for one more than the others."

"And whose was that?"

"Five years is a long time, Mr. Wiggin. You said a single question, and this is two. Alas! It is the only point in the story which I have quite forgotten."

"Then why did you tell me?"

"Because I hoped that we might be friends again. When people get to be as old as you and I we value our old friends. There are none exactly like them."

"And that is all?"

"What more is there, Mr. Wiggin? Except to thank you for your lovely book, and to wish you a merry Christmas."

"The carriages are waiting," said a servant in Tom's ear.

The dinner was over and it was time to set out for Albion Hall. The ladies filed into the drawing-room, in order, as Miss Madeline phrased it, to give the old bachelors a chance for a short cigar. When that was over Tom bundled his company into carriages, and away they all went in the gayest of spirits.

Whatever belonging to the greenhouse had not been spread over the dinner-table adorned the walls of the dancing-room, and presently as joyous and hilarious a company as anyone would wish to see was tripping to the rhythm of the waltz over a perfect floor. There was just the right number for delightful dancing, no young inexperienced couples to bump into everybody, no things-in-law to stand in the way and look stupid; no one but genuine old stagers taken down from the shelf for one last glorious frolic. You should have seen George Hapgood spinning round with Miss Madeline! How Frazer Bell grinned as he whirled Miss Mamie Scott from one corner of the hall to the other! And Tom? Where was Tom?



As some of you who have danced at Albion Hall may remember, there is a very small bower-like ante-room, or off-shoot, or whatever you choose to call it, a sort of adjunct to the supper-room, fit for just one couple to withdraw to. On this Christmas evening it was a veritable hiding-place, for the entrance to it was screened by two noble evergreens which stood as sentinels to demand a password. If the gay company suspected that Tom Wiggin was there, no one was rash enough to peep within and ascertain. Tom Wiggin *was* there, and quite contrary to the spirit of the occasion, he was down on his knees unbosoming the love which he had been smothering for five years to the girl of his heart. Only think of it! And he, a bald-headed old bachelor, and she an old maid old enough to take care of herself. There she sat with her hands before her and a smile on her face, letting him go on. And then, strangest part of all, when he had finished and told how miserable he had been while he was so very busy and absorbed in his business, she suddenly remembered whose bouquet it was she had valued most five years before, although she had declared

an hour earlier that she had totally forgotten. And then—but the rest is a secret, known only to the sentinel evergreens and themselves. That is, the rest save one thing. It was after they had agreed to live as bachelor and maid no longer, and Tom was sitting looking at Isabelle as if he had had no dinner, he remarked, with a sudden outburst, as though he were angry with destiny and a much outraged being:

“Why on earth did I not find out five years ago that you loved me?”

“Because,” said the pretty spinster in question, “you never asked me, Tom, dear.”

Tom Wiggin looked a trifle sheepish in spite of his joy. “I never thought of that,” he said. “I am afraid I never did.”

THE MATRIMONIAL TONTINE  
BENEFIT ASSOCIATION



## THE MATRIMONIAL TONTINE BENEFIT ASSOCIATION

THE Matrimonial Tontine Mutual Benefit Association of New York was reduced to two members. These were Benjamin Davis, note broker, and Horace Wilson, landscape gardener. The rest were married or buried. That is to say, one member, poor Thomas Cook, was under the sod, and the other twelve were Benedicks in good standing. There had not been even a divorce, though divorce was not a contingency provided for in the constitution.

The Association was twelve years old, and owed its existence to a random remark made by Harry Stephenson at a dinner at the club.

"I wonder," said he, "which of us fellows will marry first."

"Or last," said Ben Davis.

"Or not at all," said Horace Wilson.

There was some lively banter on the subject, chiefly to the effect that marriage as an institution was decaying, and that no one but a Croesus could afford to take a wife, and presently George Edmunds, who had been smoking reflectively, drew general attention to himself by rapping on the table.

"I have a scheme to propose," he said.

George Edmunds was known to have a nimble fancy and to be a practical individual into the bargain. He was a writer of fiction, but he had invented in his spare moments a patent corkscrew and a patent potato-peeler which brought him in a round sum annually. Consequently any scheme of his suggestion was sure to be listened to respectfully.

"There are fifteen of us here to-night," he continued, "and there can't be a difference of two years between the eldest and the youngest. Why shouldn't we form a Bachelors' Protective Union?"

He paused and looked round the room inquiringly. Several smiled as though the idea pleased them; but evidently no one knew exactly what George meant; and by way of inviting elucidation, Ben Davis, who

probably had the potato-peeler in mind, asked :

“Where’s the chance for making an honest dollar this time?”

“I’ll show you,” replied George. “Fifteen members at an annual assessment of twenty-five dollars apiece will insure a dinner on the first of every January for the party, and leave a neat little annual sum to be invested by the treasurer. The last man who holds out against the enemy takes the pool. If the fund is skilfully handled, and we hold out as rigorously as we talk, he ought to carry off a tidy sum.”

There was a murmur of approval and amusement.

“It’s a pious plan,” exclaimed Stephenson. “Let’s put it through.”

“We will,” said several others.

“But suppose there never should be a last man? There might be several, you know, who would hold out to the end,” said Ben Davis. “There should be a time limit when the survivors divide.”

This seemed sensible, and it was subsequently agreed that at the end of twenty years the pool should be apportioned in case there

should be more than a single bachelor remaining.

Before midnight on that very evening the articles of association were drawn up by the flowing pen of George Edmunds, and read to the assembled company. There was a pre-amble with a formidable *Whereas*. "*Whereas* we, the undersigned bachelors, have this day entered into a solemn compact for the mutual protection of our liberties against the institution of marriage, etc., etc." Then followed a solemn bond wherein The Matrimonial Tontine Mutual Benefit Association of New York bound itself, in consideration of certain covenants and agreements of each subscriber, to furnish a dinner of reasonable richness as to food, and abundance as to drink, on the first day of each and every year, and to pay over to the individual or individuals who should be most faithful to the purposes of the Association the total net capital accumulated from the time of the first payment down to the date of the final settlement.

Everybody signed that night, and there was much flamboyant protestation on the subject of matrimony. To judge merely from the expressed views of the subscribers, it



seemed probable that the pool would be divided among the fifteen members at the end of the twenty years. The average age of the subscribers was twenty-five. No one was over twenty-six or under twenty-four. Consequently the limit of twenty years appeared to be a reasonable one. Surely a bachelor of forty-five ought to be able to take care of himself, and do without the protection of a Bachelors' Union.

The subscribers, having duly affixed their signatures to the articles of association, elected, as seemed fitting, George Edmunds president, secretary, and treasurer. It would be his duty to call the members together on the occasion of the annual dinner, to note and report failures to pay the annual dues or fallings from grace into matrimony, to exercise general supervision over the affairs of the Association, and particular supervision over the net fund. He was given, by the oral instructions of the members, plenary and yet peculiar and sleep-haunting powers as to the management of this fund. No gilt-edged conventional investment returning regular, modest interest would satisfy the winner of the pool. The treasurer would be expected

to hit upon something extraordinary in its dividend-yielding character. If not another potato-peeler, something equally bonanza-like and gratifying. And yet no risks must be run which would hazard the integrity of the principal. Something safe yet unconventional, perfectly secure but splendidly lucrative, would be expected from him. George would understand what they meant and act accordingly, and doubtless the eventual winner of the pool would have every reason to approve of their selection of a treasurer.

Whether it be that much of the talk this evening was on the surface and merely for effect or bravado, or whether it be that the masculine heart may contain matrimonial germs without being conscious of them, no less than four of the fifteen subscribers ceased to be members of the Association after paying but two annual assessments—that is to say, they became engaged in the course of the second year. A summer girl at Narragansett Pier caused the first break, which was the occasion of an extra dinner and much oratory as to the necessity of caution and steadfastness. Within the three ensuing months, thereby suggesting that the deserters

probably had matrimony in their minds at the time these speeches of exhortation were being made, a second, third, and fourth fell victims to a widow with two children, a flaxen-haired doll, and a strong-minded brunette, respectively. So the women in question were stigmatized by the remaining members, who closed up their serried ranks and looked askance at one another. *Who* would be the next to fall? *Who*, indeed! But there was always the consolation that the individual chances of the survivors to win the pool had been materially enhanced. As for the pool itself, the treasurer had already doubled it by a happy purchase of some shares in a gold mine.

During the next two years there was no lapse from grace, and simply the death of Tom Cook to chronicle. Then, without warning, Harry Stephenson came a fearful cropper, as they say in the hunting-field. He fell over head and ears in love with a very plain girl in Harlem, without a penny to her name, and married her. This made a frightful gap, for Harry had been one of the most inspiring and virulent bachelors of the Association. What was more, his defection

seemed to knock the moral fortitude out of William Hardy, so that when the fifth annual dinner came round, only eight members clinked their glasses and drank a standing toast to the joys and blessings of single life. On the following day, one of the eight announced his engagement to a chit of eighteen. This bit of perfidy elicited from the survivors a special vote of censure which accompanied the box of flowers sent by them to the victimizer of their late associate. The only cheering bit of intelligence was, that the treasurer had again done his duty. He had sold the shares of the gold mine at a magnificent figure, and put them into the stock of the Oleo Refrigerator Company, which had immediately declared a cash dividend of fifty per cent.

After this there was another lull of two years and a half. Then, at intervals of about six months apart, three more fell from grace, leaving only George Edmunds, Benjamin Davis, Horace Wilson, and Roger Partridge to dine together on the occasion of the tenth annual dinner. Partridge, who was bald-headed and looked like a confirmed old bachelor of the first water, was nevertheless so

melancholy and absent-minded that the president, secretary, and treasurer called him to order and directed the eyes of the Association upon him so sharply that the poor fellow blushed to where roots of his hair had been.

"You had better confess and make a clean breast of it," said Ben Davis.

"I've nothing to confess," answered Partidge, stoutly. But he looked exceedingly doleful, and of a sudden he collapsed and blurted out, "I offered myself to a woman yesterday and she threw me over. If that's a reason for resigning, I'll resign. I wish somebody would blow my brains out." Thereupon he buried his head in his hands.

There was a short silence, and the other three exchanged sardonic glances.

"Does the constitution cover the case?" asked Ben Davis.

"No. The repentant sinner is received back with open arms," said Edmunds. "Cheer up, Roger. You've run a frightful risk, but you still have a grip on the pool, dear boy. Only don't ask her again."

"She wouldn't have me if I did," groaned the culprit.

"Oh, yes, she would."

"What makes you think so?" eagerly asked the bald-headed bachelor.

"Because in nine cases out of ten they do."

"Then you think I'd have a chance?"

"What's her age, old fellow, if she'll excuse the question?"

"Twenty-nine next August."

"It's nearly a dead certainty," exclaimed Edmunds and Davis, in the same breath.

"My opinion is that if you don't ask her, she'll ask you," said Horace Wilson.

This was a little brutal. Horace, who really had a tender heart, felt it to be so. He put his hand gently on Roger's shoulder.

"I say," he exclaimed a moment later, "this thing has gone far enough. Fate is against the Association. I vote that we disband."

"Disband!" cried Davis. "That is a monstrous idea. What do you mean?"

On the other hand, Edmunds made no such demonstration of protest. Indeed, a careful observer would have noticed that a flicker of satisfaction passed across his countenance. But all he said was—he said it, though, a

little nervously—"We four should get about fifteen hundred apiece. The fund figures a trifle more than six thousand on my books to-day."

"Money or no money," said Horace, "we've carried it far enough. We have vindicated our principles; we are each of us thirty-five, and now it seems to me that any one of us ought to be allowed to marry without loss of self-respect."

"There is certainly something in what you say," said Edmunds, with an appearance of dispassionate candor.

Davis gazed from one to the other in mingled astonishment and indignation. "I never heard such a thing," he exclaimed. "Disband just when we're reaching the crucial point! It's the brassiest proposition I ever listened to. Even Roger, here, who would get his fifteen hundred by it, looks as though he thought it the most extraordinary idea that was ever broached. I see through it, though," he continued, defiantly. "It's a conspiracy. You two are either engaged or in love, and have put your heads together to play me for an imbecile. But it won't work. The Association can't disband without a

unanimous vote, and mine is not to be had for love or money. Come now, George Edmunds and Horace Wilson, admit that you're in love and that this is a game. You can't look me straight in the eyes, George. By Jove, you're the most conscious-looking conspirator who was ever brought to bay."

Undeniably, Edmunds, from the moment this accusation was uttered, had worn a flurried air, and now, when Davis seized him by the arms and tried to look into his eyes, he winced and avoided the searching, scornful scrutiny, and turned pink and white. Even his would-be nonchalant words of protest did not clinch the matter, as his accuser was quick to discover.

"Engaged? Nonsense. I never asked a woman to marry me in my life."

"But you're in love. Deny it if you can."

"I deny your right—" began George. "Er—besides it's not true."

"I knew it," cried Ben, triumphantly, and, letting Edmunds loose, he bent his gaze on Horace Wilson. "And here's another in the same fix."

This time there was no wincing or shrinking. The scornful, piercing eyes encountered



a cool, steady return, and there was the resonance of convincing truth in the sturdy reply:

"Ben Davis, unless we disband to-night, you, barring my death, will never touch one dollar of that six thousand until the end of the twenty years, and then you will have to divide it with me. Conspiracy? There isn't a woman in this world whom I would cross the street to speak to a second time. And more's the pity, too. What I said about disbanding came from my heart. Heaven knows I'd like to fall in love, but I can't. I've tried, but it's no use. If there ever was a firm-set old bachelor, I'm the man; and since you decline to disband, I warn you to look out, for I intend to take the pool."

Thereupon Horace folded his arms and smiled with the assurance of a man who has been many times under fire and still is heart-whole.

You will remember that this occurred at the tenth annual dinner. Before the eleventh Roger Partridge offered himself again and was accepted. The remaining three dined together on the first of January, and clinked their glasses once more to perpetual bachelor-

hood. Although George Edmunds made no formal announcement, his undisguised attentions to Miss Virginia Tebbetts, and her apparent preference for him, left little room to doubt that his membership in the Association hung by the gills, so to speak, and that the contest was to be limited to the other two. Indeed, Ben Davis felt that the president, secretary, and treasurer was so completely out of the race that he saw fit, in the spirit of prudence which was an attribute of his, to throw out a hint or two as to the advisability of conservatism in regard to the investment of the pool. The treasurer had again made a notable financial stroke by selling out the stock of the "Oleo Refrigerator Company" at the top of the market, and buying the shares of the "Plimsoll Aëronautic Concern" at a bed-rock price.

"Don't you think it might be well to salt down what we have into a first-rate real-estate mortgage?" inquired Ben.

George Edmunds flushed. He was not prone to take offence, but he prided himself on his acumen as an investor, and this remark seemed to him to savor of rank ingratitude and to be entirely uncalled for.

"Haven't I done sufficiently well for you?" he replied.

"You have done wonders—made three ten-strokes; but—but I think you will admit that there was a certain element of risk in each one of the—er—investments."

"They succeeded," said George, coldly.

"Besides, the treasurer was directed to be brilliant," interjected Horace. "There is no scope for brilliancy in a first-rate real-estate mortgage."

"That was at first, when we had a mere pittance in the treasury. We have ten thousand dollars now. Ten thousand dollars does not grow on every bush, but it may be lost in a twinkling. What if the flying-machine does not work? Where will our money be?"

Undoubtedly George Edmunds laid up this criticism against Ben so far as a kind-hearted and malice-hating fellow could lay up anything against anybody. This, too, in spite of the fact that the stock of the "Plimsoll Aëronautic Concern" rose rapidly during the next four months, demonstrating clearly thereby the superior sagacity of the treasurer of the Matrimonial Tontine Mutual

Benefit Association. At a special meeting of the members, held on the first day of May, this self-same treasurer announced, with the apologetic reprehension of self which the fall of the chief and sole official of the Association seemed to demand, his engagement to Miss Virginia Tebbetts.

"I have called a special meeting," he continued, "for the reason that, as I have ceased to be a member, a new custodian of the assets of the Association should be elected forthwith. The only present asset is this certificate for one thousand shares of the stock of the 'Plimsoll Aëronautic Concern,' which I take pleasure in informing you could be sold to-day for twelve thousand five hundred dollars."

Thereupon, with a glance of legitimate triumph at Ben Davis, he laid the valuable piece of parchment on the table, together with the records of the Association, and presently left the two survivors to their own devices.

On the following morning, before a single quotation was uttered in Wall Street, Ben Davis entered a broker's office with the piece of parchment in question, duly endorsed by

him as president, secretary, and treasurer of the Association.

"Sell this at the market," he said, carelessly. But though he looked cool as a cucumber, there was fever in his soul, and he hung about the office until the operation was completed. The stock was sold for \$12,500, and the following week it fell \$5 a share in as many minutes, and within a fortnight the certificates were worth merely what old paper is worth. But long before that dismal day the funds of the Matrimonial Tontine Mutual Benefit Association were safely invested in a gilt-edged mortgage on improved real estate.

And so, as was stated in the first place, the Association was reduced to two members, a condition of affairs which had existed now for three calendar years. The fourteenth annual dinner had recently been eaten, and Ben Davis and Horace Wilson had clinked glasses to the joys of single life with the same gusto, so far as either could discern by close scrutiny of the other, displayed by them on the very first occasion. Beyond the fact that George Edmunds had been married and was the father of a boy baby, and the funds of

the Association were yielding a safe but modest four and one-half per cent., matters seemed just the same. But they were not.

One winter's evening, about six weeks subsequent to the fourteenth annual dinner, Ben Davis sat before the fire in his comfortable bachelor rooms, with a pensive expression of countenance. Time had dealt kindly with Ben. He had some hair left, a moderately youthful face and figure, and a prosperous business. People and corporations who were pressed for money came to him to relieve their necessities, and he was very apt to be able to relieve them. When he did so, he retained a small slice ; such is the way of the world ; and it does not take a very great many slices to make a respectable family loaf. But Ben had no family. He kept a cob, and he went to Europe for six weeks in summer, provided the money market was not too tight. In the event of financial stringency he ran down to Bar Harbor for a fortnight or so. Money had been at a premium the previous summer, and he had been able to get away only for ten days, and to get only as far as Narragansett Pier. But those ten days had been detrimental to his peace

of mind ever since. He had seen her in the water the first time, and he could not forget her.

She did not live in New York ; but such are the opportunities of a note broker that one can run over to Philadelphia on business without seeming to go out of one's way to call on a girl. Ben had made the trip five times since the first of October, and it was not yet March, and he had fairly come to the conclusion that single life was a failure. What he was saying to himself this evening was that on Easter he would send her a lily, and go over the following week and ask her to become his. In the event that she accepted him, Horace Wilson, of course, would get the money. This was not exactly a pleasant thought for Ben ; but so far as he could see, there would be no escape from it. Somehow he had come to regard the pool as his, and the idea of losing it entirely was galling. Not that he needed the money ; for he was doing remarkably well. Indeed, the sum would make a much greater difference to Horace Wilson than to him, for Horace, though [described in common parlance as a rising landscape gardener, had only half his

income. It would certainly be unpleasant, though, to be obliged to take the little trunk out from the safe and hand it over to Horace. The gilt-edged mortgage on improved real estate seemed to him to belong just where it was, and the prospect of parting with it was very distasteful to him. Was there no means by which he could win her and the pool both?

None presented itself that evening, but on the following morning, which was Sunday, he stumbled upon something just a little promising. Up to this time during the last five years he had never seen Horace Wilson in the society of any woman. Though the city was large, to be sure, and they did not meet altogether the same people, Ben flattered himself that he kept a pretty close eye on Horace. And yet the painful consciousness was his that never had he run across his rival in what might be called a compromising situation. Had he detected him even at a theatre-party, he would have felt encouraged, but though he had often beheld Horace comfortably ensconced in an orchestra stall, there had never been a female companion beside him.

On this Sunday morning, however, as Ben was taking an airing, chance led him along



the particular cross street in which George Edmunds had established his household gods. The churches were just out, and though it was a cross street, there was a sprinkling of people on either sidewalk. Ben was thinking of her, and consequently did not pay his customary heed to the passers. There was only one woman in the world for him, and as for the men, they interested him not at all, provided the single ones stayed away from Philadelphia. There was just one man he would except from the general scope of his indifference, and he was Horace Wilson. Why the dickens didn't that fellow get married? It was high time. Happening to look across the street as this thought formulated itself in his mind, his heart gave a jump. In the vestibule of George Edmunds's house stood four people, who were on the point of entering. Indeed, before he had fully comprehended the situation, they had gone in and shut the door. But in three of them Ben had recognized George and his wife and Horace Wilson. As to the fourth, who had been slightly in advance of the others, and consequently partially concealed, he had detected by the feathers on her bonnet that she was a

woman, and a passably young woman at that. Ben, being a note broker, was quick at computation. He instantly put two and two together and said to himself that Horace had been escorting the unknown in question home from church. A ray of hope lit up his late gloomy reflections regarding the gilt-edged mortgage. If Horace were to become engaged before he did, the pool would be his. After glancing up at the house opposite in the hope of detecting the mysterious stranger at the window, he went on his way with a more elastic step. If he won the pool, could he not afford to give the one woman in the world the superb diamonds which he had examined at a jeweller's the week before? He would be cautious and delay a little, and await developments.

On the very next evening Ben happened to run across George Edmunds at the club, and immediately asked him the question uppermost in his mind: "Who was the lady walking home with you from church yesterday?"

The inquiry was made in the most innocent, off-hand manner, but obviously George was prepared for it. Be it for the reason

that he had never forgiven Ben for charging him with being in love before he knew it himself, or for impugning his financial judgment, George had taken sides. He was particularly desirous that Horace Wilson should win the pool, and consequently was on his guard.

He answered, diplomatically, "My wife's mother is staying with us for a few days."

"I congratulate you, George. It wasn't your wife's mother with you yesterday, however. The lady Horace Wilson escorted to your house was no one's mother. Is he attentive to her?"

"Spying, eh?" said George. "No, he isn't."

"What's her name?"

George hesitated. He was on the point of telling and then, for no particular reason, thought better of it.

"It will never be Wilson," he replied.

George Edmunds returned to the bosom of his family that night in an anxious frame of mind. He and his wife, the late Virginia Tebbetts, were already at war in regard to the relations between Horace Wilson and their guest, Miss Florence Delaney, and his

interview with Ben Davis had made him still more solicitous that his better half should do nothing further to promote the affair.

"It will be the same as robbing Horace of a good thirteen thousand dollars," said he to his spouse. "You should have seen the triumphant, avaricious gleam in Ben's eyes when he told me that he had detected him. Just leave the man alone, Virginia. Provided you let him go his own gait, I feel sure that his natural antipathy to your sex will lead him out of temptation. But if you keep egging him on, the next thing we shall hear is that he is engaged."

"I devoutly hope so, dear. I have made the discovery that Horace Wilson is one of those men whose matrimonial sweetness has been wasted on the desert air of a club long enough. He is peculiarly adapted to be a husband and father, but the girls in the world who would suit him are abnormally scarce. Dear Florence happens to be one of them. He may never meet another; and so the sooner they are engaged the better."

"Then let him find it out for himself. Don't prod him into it."

"No, dear ; a bachelor of his age needs to be prodded now and then in order to realize what is best for him. So great is the sexual shyness which a wicked association such as yours engenders, that a woman has to give very clear signs that she is pleased, or the man will run back into his lair again and fancy himself jilted. Don't you remember how I had virtually to offer myself to you before you came to the point ? "

"But no third person dragged me up to the halter."

"No ; because you see, George, I really liked you almost as much as you did me. But the trouble here is that Florence doesn't know her own mind. It seems there's another."

"Thank goodness."

"Ah, George, don't talk like that. Poor Horace is just crazy about her. He thinks of nothing else. And he needs encouragement so badly. Only this afternoon he said to me, 'I'm afraid it's no use. I'll give it up and go in for the pool. She doesn't care for me more than for the button on one of her boots.' Oh, it was pitiful, George !"

"Who is this another ? "

"That's the difficulty. I don't even know definitely that there is another. But I feel morally sure that there is. Otherwise she would accept Horace. It's harassing, for they are just made for each other. I warn you, George, that I am going to do everything that I can to bring them together. I shall invite her frequently to stay, and I shall go where she goes this summer. It was you who were responsible for this hateful Association, and I feel a moral obligation to save Horace Wilson while there is yet time."

"The time to save him, as you call it, will be after he has pocketed the thirteen thousand dollars," said George.

Mrs. Edmunds was a determined woman. Her words were no idle sputterings to be forgotten as soon as spoken. She was resolved to keep the possibility that he might be accepted constantly before the mind of Horace Wilson, and with feminine, feline instinct she reached out for Ben Davis as an ally. She happened to meet him at Tiffany's some fortnight later. He had gone in to have another look at the diamonds, and he was reflecting that the pool would enable him to satisfy admirably his impulse to do

the handsome thing by her who was to be his, when he looked up and beheld Mrs. Edmunds watching him. He bit his tongue in vain to keep from blushing. He realized that he had been caught in a very compromising situation. Yet to his relief his observer did not seem to notice it. On the contrary she said: "If you have a spare moment, Mr. Davis, I wish to have a few words with you in regard to our mutual friend, Mr. Wilson. Perhaps you do not know that he is in love."

"I had guessed as much."

"Then you know her?"

"Not well. I have seen her." It would have been more accurate to say that he had seen the tip of her bonnet. But Ben was a diplomat by instinct.

"She is a charming creature. Just the woman for him. He really ought to be married. And all he needs is encouragement—to be egged on. Can I count on you, Mr. Davis, now and then to do a little egging?"

The late Virginia Tebbetts spoke with all the engaging sweetness at her command, and conscious that she had said all that was necessary to enlist him on her side, pro-

vided he were willing to yield to the temptation, she glided away and left Ben to his own cogitations.

The result of this interview was twofold. It strengthened Ben's resolution to be cautious and make haste slowly in the matter of committing himself toward his intended, and it gave him an excuse for opening fire on Horace. As Mrs. Edmunds had said, Horace really ought to be married. A word or two of encouragement from him might cement matters and bring about his friend's everlasting happiness. The game was perfectly fair, for Horace knew well enough that the man who was engaged first would lose the pool.

The opportunity came the following week. Ben was returning from Philadelphia, where he had been to call on his *Dulcinea*, and he ran across Horace in the train. They had the smoking-compartment all to themselves, so Ben opened fire at once.

"I've come to the conclusion, old man," he said, "that there's no happiness like married happiness. I rather expect to be married myself some day." This admission seemed to Ben to be magnanimous, and he proceeded to add, without a qualm, "A little



bird has told me that you have only to ask in a certain quarter to be accepted."

"And leave you to gather in the pool?" replied Horace, promptly. "Springes to catch woodcocks, eh?"

"Yes, I should win the pool," said Ben, slowly. "But what is a pool compared with true love? You may lose her, man, if you let mercenary considerations move you."

Horace made no verbal response. He merely sighed—sighed deeply. Ben, who was a diplomat, respected this display of emotion by silence. He bided his time and said, presently, "I understand that she is very charming."

"She is an angel," said Horace. "But I'm not worthy of her, in the first place, and in the second, she doesn't care for me."

"How can you tell until you ask her?" murmured Ben; though, to do him justice, he reminded himself of the murderer of Gonzago, pouring the poison into his victim's ear in the play of one William Shakespeare.

Horace sighed again, more pensively and less hopelessly than before. Just then the

train stopped at a way station and Ben took advantage of the five minutes' intermission to telegraph to the florist at Philadelphia :

“Delay lily.”

He had given orders that morning to have one sent to her on Easter Sunday, which was the day after to-morrow, but it seemed to him, in view of the entire situation, that he had better suspend active operations until he should ascertain whether Horace's campaign was likely to be long or short. The girl might be one of the kind who would refuse Horace the first time ; in which case there would be a fearful relapse, and months might pass before the sick man could be egged on to a second trial.

The spring slipped away, and so did the summer and autumn, and presently the ground was covered with snow, and Christmas-wreaths were in the windows. On the evening of the twenty-fourth, or Christmas-eve as we call it, the mercury was only five degrees above zero ; it was snowing, and those who had put off buying their Christmas presents until the last minute found Jack Frost a too attentive companion. Ben Davis was not among them. He was sitting in

his pleasant bachelor's rooms, comfortably established before a glorious fire. He had bought all his Christmas presents, and he had even hung up his own stocking, but he was not thinking of Christmas at the moment. Once or twice he rubbed his hands pleasantly together, as though he were gratified at his own reflections. And indeed they were satisfactory from his point of view. Only the day before yesterday he had had a most interesting interview with his ally and fellow-conspirator, Mrs. George Edmunds, who had complimented him on his egging capabilities, and whose final words had been, "She is coming to stay with us to-morrow, and I shall be egregiously surprised if he doesn't ask her and if she doesn't accept him. It is practically an accomplished fact."

An accomplished fact ! With Horace Wilson engaged and out of the way, the pool would be his and he would be free to be as devoted as he pleased to the charmer in Philadelphia. Another Christmas-eve should not find him a lonely bachelor, but a happy Benedict, with the sweetest wife in the world. He had waited the longest, but he had won both the pool and the most charming of her

sex. And after all, was he not the one entitled to the pool? But for his prudence and prompt action in the nick of time, there would have been no pool left. It would have gone where the rest of the funds in the "Plimsoll Aëronautic Concern" had gone. Instead, it was invested in a gilt-edged mortgage on improved real estate. Prudence! Caution! These had been the watchwords of his career. They had served him well in business, and now they were to serve him well in love. If only Horace Wilson announced his engagement on Christmas-day, he would offer himself on the first of January, and she should have the diamonds. He rubbed his hands again at the thought, then started, for someone had knocked. It was ten o'clock. Who could be the caller on so cold and stormy a night? "Come in," he cried, and in walked the gentleman of whom he had been thinking, well done up in a heavy coat which was plentifully besprinkled with snow.

"I wish you merry Christmas, Horace. You look like Santa Claus himself."

"I am Santa Claus. By your leave, Ben, I've come for a cigar and a nightcap. Ah!"

he added as he approached the hearth, "I see you have hung your stocking up."

"Yes. I always do that. Some years I wake up and find it empty. But it reminds me of old times to see it there."

"Well, you won't find it empty to-morrow morning. I've come to fill it."

"Brought me a present, eh?" Ben's pulses bounded joyfully, but his habitual caution bade him speak decorously.

"A good many men would be very glad to find what you will find in your stocking. But very likely you won't care much. Ben, I'm engaged. I dare say you can afford to congratulate me."

Congratulate him? It was a little awkward to have to jump up and nearly wring a man's hand off when you had just come into a neat \$13,500 as the result of his action. Nevertheless, Ben did it with consummate tact and all the semblance of sincerity. Glad? Of course he was glad; simply radiant. There was no need to pretend. He shook Horace by the hand again and again, and they both laughed until they nearly cried.

"You have won the pool, old boy, and I

don't care a straw. I'm the luckiest fellow in the world. She's a perfect darling."

"I'm sure she is. I wish you no end of happiness, Horace."

"Do you know her, Ben?"

"No, I caught just a glimpse of her once on George Edmunds's door-steps. Merely the tip of her bonnet. I suspected you, though, from that minute."

"Did you, really? George has been awfully kind; that is, confound him, I mean infernally disagreeable. He did not want me to lose the pool, and so he tried to make out that it would be time enough to think of marrying when the twenty years ran out. But his wife, heaven bless her, and you, Ben, kept my spirits up. If it wasn't one at me it was the other, until finally I took heart and asked her. You were gunning for the pool, of course, Ben. I saw that. But you helped me all the same, and, thanks to you and Virginia Edmunds, I've something to live for now. You don't know, Ben, what an insignificant thing money seems to me to-night. Get married—get married, Ben, as soon as you can."

"Perhaps I may some day," he answered,

significantly, moved by Horace's enthusiasm, for it was no longer necessary to be cautious. "I shall have to drink to bachelorhood alone this year; but between you and me, Horace, I hope for better things some day."

"Don't put it off, Ben. If you only knew—but you don't. I won't bore you. George says I'm as obnoxious to the nerves as a Fourth of July celebration."

"I don't even know her name."

"Florence. Do you remember the day we met on the train coming from Philadelphia? I had just been to see her. Florence Delaney."

Ben looked at him for a moment in silence.

"It is a pretty name," he said, quietly.

"And she is an adorable woman."

"Yes."

"I thought you said you didn't know her."

"I was mistaken. I find I do. You are indeed the luckiest man in the world."

Horace glanced at him narrowly, struck by his grave tone and by the quietness of his demeanor. "Poor fellow," he said to himself. "He must be thinking what an infernally dull thing it is to be an old bachelor. I won't remind him of it any longer."

Horace remained until he had finished his cigar. After he had gone Ben sat for a long time with his face in his hands and his head on the table. To think that he had never recognized her on George Edmunds's steps that Sunday morning. He called to mind Horace's speech urging him not to put off being married, and he laughed at his own discomfiture, though there were real tears in his eyes. He said to himself that he was doomed to be an old bachelor to the end of his days. Christmas-eve after Christmas-eve would find him just like this. What a fool he had been. Prudence! Caution! They had served him well, indeed, in the matter of love. He seemed to see them before his mind's sight in mocking letters of fire. He had won the pool; but what was the pool now? Poor, pitiful schemer that he had been; he had thrown away the chance of his life.

He walked his room long that night, and when he went to bed it was not to sleep. The sun rose on a city mantled in snow. It was Christmas-day, but Ben felt that he belonged nowhere except at his club. He dined there alone, and after dinner he went



into the writing-room and wrote. Merely a few lines ; but when he had finished them he felt better. On the following morning he rose early, for he had a present to buy on his way down town. He was at Tiffany's so promptly that the attendants were still rubbing the aftermath of Merry Christmas from their eyes when he entered. "Let this be delivered as soon as possible. It is a Christmas present I had neglected to buy," he said to the salesman from whom he made his purchase.

An hour and a half later Horace Wilson and his ladylove were sitting on the sofa in Mrs. George Edmunds's drawing-room, when the maid entered with a tolerably large parcel which she delivered to Miss Delaney. Notwithstanding that Miss Delaney was very comfortable where she was, she forsook the sofa in order to examine her belated Christmas present.

"I wonder whom it can be from, Horace," she murmured, feverishly, as young ladies will under such circumstances. But before she undid the parcel she stopped to read the note which accompanied it.

"How very kind of him !" she said, when

she had finished. She looked just a little queer, too. "It's from Mr. Benjamin Davis." And she held out the note.

"Ben Davis? I didn't know you knew him."

"Oh, yes, dear, very well indeed. In fact—" but here Miss Delaney stopped and gave a little laugh, and began busily to undo the parcel.

"In fact what?" asked Horace.

"Nothing." Then she gave a sudden scream of transport. "Look, Horace, look. Why, they are diamonds — real diamonds. Did you ever see anything so superb?"

Horace whistled with astonishment. "Diamonds? I should think they were!"

But a flush of disquietude presently succeeded the expression of delight on Miss Delaney's face, and she looked up at her lover appealingly. "I really don't see why he sent me such a present. They are lovely, but I don't think I like it."

"You mustn't feel annoyed, dearest," answered Horace, mysteriously. "Ben has tried to do the handsome thing, and he has done it."

"May I really keep them, Horace?" she asked, almost supplicatingly.

"Certainly, dear. Ben has sent them on my account, and he has acted very generously. I have a little confession to make, if you will listen. I ought to have told you before, but I haven't had time since yesterday. Ben and I have been members of a club called the Matrimonial Tontine Mutual Benefit Association." Thereupon Horace told her the whole story—at least he thought he had. "So you see," he said in conclusion, "Ben, the dear old fellow, has taken it into his head to do the handsome thing. He has practically shared the pool with me."

"I see," said Florence Delaney, quietly, but she shook her head with a little sigh and looked queerer than before. Horace, however, did not observe these signs of distrust in his deductions, for he was engaged in reading Ben Davis's letter, which, by the way, was the most commonplace of epistles.

"Dear Miss Delaney," it ran. "Will you do me the favor to accept these jewels with my sincerest wishes for your future happiness? Wishing you a merry Christmas, I am yours very sincerely, Benjamin Davis."

It was natural, in view of his understanding of the matter, that the gift of the dia-

monds should not be concealed by Horace from George Edmunds and his wife. It happened later in the day, when Horace was showing them to Mrs. George, that she remarked, casually, "Now that it is all settled, Horace, I don't mind telling you that I was very much concerned at one time lest Florence would accept Ben Davis."

"What do you mean?" exclaimed our hero, very nearly letting fall the precious stones in his agitation.

"Why, he was the 'another' of whom I was so much afraid, though I didn't let you see I was. I didn't know myself that he was Mr. Davis until a few weeks ago, and when I realized that I had induced him to egg you on to offer yourself to his own sweetheart, I felt like a guilty wretch. But it was too late to draw back then. Why, Horace, how strange you look! I took it for granted that Florence had told you all about it."

"You have merely added just a few paltry details which make me inclined to be sorry that I let Florence keep those diamonds," said Horace, grimly.

"Ah, you won't be so cruel as to take them away now after telling her she could keep

them? Besides it would hurt Mr. Davis's feelings. He has really been very generous."

"Confound him, yes. I suppose you are right, though. Poor fellow, how I pity him! I can certainly afford to be a little generous too."













T2-DUI-102